

## **First National Bank of Danville**

Kyle Ervin  
Danville High School, Danville  
Teacher: Harith Tamimie

First National Bank of Danville has come a long way in increasing the number of customers and establishing new locations. First National Bank has existed for nearly 150 years and has helped thousands of people all over Vermilion County. Its long list of services and employees are just examples of why this bank has lasted so long. No other bank in Illinois has even been around as long.

In 1856, John L. Tincher and Joseph G. English helped reorganize and relocate a bank owned by Daniel Clapp of Danville. The bank was called the Tincher and English Bank. Joseph G. English served as president of the bank until 1899.

In November 1862, the United States Congress passed the United States Banking Act. Once this act was passed, the Tincher and English Bank applied for a “new national charter” in October 1863. The bank’s name was then officially changed to the First National Bank of Danville. At this time, the First National Bank of Danville has the tenth oldest national bank charter in the country. The First National Bank of Danville also holds the oldest national bank charter in the state of Illinois. The bank’s first, original, five shareholders were John Tincher, Joseph English, Eben H. Palmer, William I. Moore, and Benjamin Crane. If it had not been for these five people, the bank as we know it today, would not exist.

The bank relocated to a large, two-story building in 1869. This two-story building, located on the West side of “Courthouse Square,” was the main foundation of the bank for 47 years. In 1916, the now four-storied bank was under construction. Eight

more floors were added to the building, making it known as Danville's "first skyscraper." The First National Bank stayed at this site for roughly 39 years until the bank moved back to its original location on West Main Street. The bank moved one final time in 1985 to its current location in Towne Centre.

Since 1977 Lyle Campbell ran the First National Bank and led a group of investors who purchased the bank. In 1999, Lyle Campbell's son, Craig Campbell, and his wife, Kim Campbell, became president and vice-president of the bank. They are taking steps to ensure the bank's success for years to come. First National Bank is Danville's only locally owned and operated bank and has been a major part of Danville's growth as a city.

First National Bank of Danville provides many services such as consumer accounts, commercial accounts, credit (commercial, agricultural, and consumer), personal trust services, corporate trust services, farm management services, and special services. From this long list anyone can tell that the First National Bank is a well organized and thought out business. Every employee is very personable and can be very helpful in any questions customers have. [From First National Bank Marketing Department, Danville, "An Introduction to the First National Bank of Danville," and Bob Wright, Danville: A Pictorial History.]